



Dear AXA XL Colleague,

The information following is a summary of the vacation, sick, time off, holiday and leave programs offered by AXA XL, including, the monetary programs provided by the Company, FMLA and State Leave Programs.

All vacation, sick, time off, holiday and leaves should be input into the time and absence portal on myHR and should be discussed with your manager (in advance when possible). Should you have any questions, please contact the Benefits Department at RMBenefitsAdministration@axaxl.com

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Summary of Vacation, Time Off, and Holidays

Vacation, Sick, Time off, and Holiday Eligibility:

Colleagues are eligible for vacation and time off (personal, birthday, volunteer) after 3 months of service. Colleagues are immediately eligible for sick time and holidays. Time away from work should always be scheduled as far in advance as possible, discussed with your manager, and input into the time and absences portal on myHR.

Note: AXA XL will comply with all federal and state regulations. For colleagues living in states with specific rules about vacation or other time off, your policy may not follow the standards exactly as set forth below. Please contact RMBenefitsAdministration@axaxl.com with any questions.

Vacation Entitlement:

Vacation eligibility for full-time colleagues are based on band and years of service (based on your anniversary date) according to the chart below. You must obtain your manager's approval for any vacation time requested. Vacation can be taken in half or full day increments and are accrued evenly over twelve months.

Band	Length of Service (0-4 Years)	Length of Service (5-9 Years)	Length of Service (10-19 Years)	Length of Service (20+ Years)
Band A	15	15	20	25
Band B	15	17	20	25
Band C & D	20	20	25	25
Band E	25	25	25	25

Full-Time Legacy Catlin Employees

Colleagues employed by legacy Catlin as of May 1st, 2015 were grandfathered into their vacation allotment if the previous entitlement granted was more than the current entitlement.

Part-Time Employees

Part-time colleagues will be eligible for pro-rated vacation. The pro-ration applied to full time working hours will be applied to the vacation entitlement. For example, a colleague working 30 hours per week would have their vacation entitlement calculated as follows (based on 20 days' vacation being the full-time vacation entitlement):

30 hrs. / 37.5 hrs. = 0.80 x 20 days of vacation = 16 days part-time vacation entitlement.

Note: Part-time colleagues employed prior to January 1, 2017 were grandfathered into their vacation allotment.

New Employees

New employees, upon completion of three months of service, will be eligible for vacation based on their band as described in the table in Section 7.2.1 of this handbook. For the first calendar year in which your employment commences, vacation entitlement will be prorated based on the month in which you start. Please note however, for colleagues starting after the 15th of any given month that your prorated days will be based on the month following your start date.

Status Change

You will receive additional vacation days for the year in which a change of status occurs. Status change is defined as 1) a promotion to a classification earning more vacation, or 2) an increase in your years of service entitling you to more vacation days. If you reach a milestone or are promoted, you will receive the full allotment of additional days effective January 1 of your milestone or promotion year.

Vacation Carryover:

Only five (5) vacation days remaining after December 31st will be considered carryover and all other vacation days will be forfeited. The five (5) carryover days must be taken by April 30th of the following year and any days not taken by the deadline will be forfeited except where prohibited by law. This deadline has been implemented to encourage colleagues to spread out their vacation allotted during the calendar year to ensure that you are not carrying over excessive amounts of time into the following year.

Sick Time:

AXA XL expects its colleagues to come to work if they are able. One of the fundamental indicators of your performance is regular attendance. With that being said, AXA XL recognizes that certain situations such as your own illness may prevent you from coming to work. In these situations, AXA XL offers colleagues unlimited sick time. If you are sick or injured and are unable to come to work, you need to notify your manager so your job is properly covered. If you do not know when you will return to work, contact your manager each day you are unable to work. If you are absent for three consecutive working days without notifying your manager, AXA XL will deem it as a voluntary resignation at the end of the third working day.

We want you to return to work as soon as possible. Paid sick days are available and may be used for your own illness. If your personal illness lasts for more than 5 consecutive work days, you must notify your local Human Resources Business Partner (HRBP). At this time, if you are eligible for short-term disability (STD), you will be informed about the claim process. If you are not eligible, or do not apply for STD benefits, or are denied disability benefits, the remaining time that you are absent will be unpaid. For further details on AXA XL's disability policies and eligibility rules, please contact the Benefits department at RMBenefitsAdministration@axaxl.com.

Family Care Leave days (covered separately in this document) may be used for the illness, injury, or support of your dependent child(ren), spouse or domestic partner, parents and siblings when they are unable to care for themselves.

Please refer to the section on Family and Medical Leave (FMLA) in the circumstance where you or a spouse, domestic partner, child or parent experiences a serious health condition” as defined by the law to understand your rights and responsibilities for taking such leave. Inappropriate use, at any time, of sick time could result in disciplinary action.

Personal Days:

All full-time colleagues (and part-timers working 30+ hours per week) are entitled to 2 personal days per year. Part-timers scheduled for less than 30 hours weekly are entitled to 1 personal day per year.

In addition to Vacation eligibility, if you are a regular full-time employee you are eligible for two paid personal days each year. During the first calendar year of employment, you are eligible for two personal days if you were hired on or before June 15th; if you were hired after June 15th, you are eligible for only one personal day.

Part-time employees are eligible for 1 personal day each year with the exception of a part-timer who works 30 hours or more who will be entitled to 2 days per year. Part-timers during the first calendar year of employment are eligible for one personal day if hired on or before June 15th; if hired after June 15th, you are not eligible for any personal days.

Personal Days must be used within the calendar year in which they are given, as they are not eligible to be carried over into the next year. Therefore, any personal days remaining as of 12/31 of the year in which they are given will be forfeited.

Birthday Time Off:

All colleagues are entitled to take off the day of their birthday. When their birthday falls on a weekend or public holiday, another day in the week immediately preceding or following their birthday can be taken.

Volunteer Time Off:

AXA XL’s Volunteering Leave Policy enables colleagues to take a minimum of one day’s paid leave per annual year to volunteer with a registered charity. This entitlement is in addition to participation in the company’s Global Day of Giving. Colleagues can take this as one full day, two half days, or by the hour over the course of the year. All volunteering commitments within the working day must have

prior approval from the relevant line manager. Please see the Volunteering Leave Policy or contact sustainability@axaxl.com.

Holidays:

AXA XL in the United States observes 9 fixed holidays in each calendar year. In addition, colleagues may select one floating holiday to observe annually:

Fixed Holidays (9)	Floating Holidays (1)
New Year's Day	Lunar New Year
Martin Luther King Day	Good Friday
Presidents' Day	Eid al-Fitr
Memorial Day	Juneteenth (Emancipation Day)
Independence Day*	Yom Kippur
Labor Day	Columbus Day/Indigenous Peoples' Day
Thanksgiving Day	Diwali
Day after Thanksgiving Day	Veterans Day
Christmas Day	

An annual list of holidays to be observed in the coming year will be published before the end of the previous calendar year. Depending on the calendar, AXA XL may observe additional holidays in some years. Full-time employees are paid for all holidays. Part-time employees normally scheduled to work the day of the holiday will be paid for the holiday. Holiday pay will be paid only when you work on the day before the holiday and the first working day after the holiday

Summary of Leave Programs

Leave Eligibility:

AXA XL colleagues are immediately eligible for all company provided paid leaves. Time away from work should always be scheduled as far in advance as possible, discussed with your manager, and input into the time and absences portal on myHR. For leaves of absence, colleagues should also connect with their HR Business Partner (HRBP).

Per federal regulations, colleagues are eligible for unpaid FMLA leave after completing 12 months of service if they have worked at least 1,250 hours in the 12 months prior to the date that leave will begin. State leave eligibility varies based on location. Please see the chart below for a link to the state leave policies.

Note: AXA XL will comply with all federal and state regulations. For colleagues living in states with specific rules about leave, your policy may not follow the standards exactly as set forth below. Please contact RMBenefitsAdministration@axaxl.com with any questions.

Primary Caregiver, Adoption and Surrogacy Leave

The primary caregiver is determined by the colleague and refers to the parent, regardless of gender, who will take the primary responsibility for welcoming a child into the family.

Primary caregivers, including those who are welcoming a child via traditional birth, surrogacy, fostering or adoption will be eligible for 8 weeks of 100% paid leave from the date of birth (or legal placement) of the child. This time must be used consecutively.

Where applicable, this time may be offset by short-term disability. Should a colleague be medically required to go out on leave prior to delivery, or extend beyond 12 weeks based on medical support and approval by MetLife, the Short-term Disability schedule will apply for the additional time off. This policy runs concurrently with qualified FMLA and any applicable state leaves.

Parental Leave

All new parents are also eligible for 8 weeks of 100% paid parental leave following the birth or legal placement of a child. This is in addition to primary caregiver, adoption and surrogacy leave.

Grandparent leave: Under the parental leave policy grandparents are eligible for one week of 100% paid parental leave following the birth or placement of a new grandchild.

All parental leaves must be used within 12 months of the event, however the time does not need to be used consecutively. This policy runs concurrently with qualified FMLA and any applicable state leaves.

Still Birth: Under the combined Primary Caregiver, Adoption and Surrogacy Leave and Parental Leave offerings, colleagues who experience a still birth are eligible for the full 16 weeks (8+8 weeks) of paid leave across both policies.

Family Care Leave

AXA XL colleagues are eligible for ten days of paid Family Care Leave each calendar year for the illness, injury, or support of their dependent child(ren), spouse or domestic partner, parents and siblings when they are unable to care for themselves.

Partner Leave: Under the family care leave policy, colleagues may take up to 5 days to support a partner undergoing fertility treatment or pregnancy.

Domestic/ Intra-familial and Sexual Violence: Under the family care leave policy, colleagues dealing with situations of domestic violence may take up to 5 days paid leave. Note: Colleagues will *not* be asked to provide documentation/evidence to make use of this policy.

Bereavement Leave:

Colleagues are entitled to up to 10 days paid leave in connection with the death of their parents, spouse/domestic partner, child(ren), or pregnancy loss. Colleagues are entitled to up to 5 days paid leave for the loss of other “immediate family members”. Other immediate family members include the colleague’s siblings, son-in-law, daughter-in-law, grandparents, grandchildren, and the spouse/domestic partner’s parents and siblings. The actual number of days granted depends on the facts and circumstances of each situation (e.g., the nature of the relationship, the need to travel, etc.), and you should discuss these with your manager. In exceptional circumstances the Company will use its discretion to grant additional time off. Where employees require leave in excess of Company allowance you may choose to use vacation time or personal days if available or take time off without pay.

Short-term and Long-Term Disability:

In addition to the benefits described above, colleagues receive company-paid short and long-term disability coverage. Colleagues are immediately eligible for benefits, however approval for benefit payments are based on medical necessity as determined by our disability plan administrator. If you need to file a claim, you may contact MetLife at **877-638-TAM2 (8262)**.

Short-term disability requires a 7 day elimination period before taking effect. Colleagues are eligible for separate sick time pay (up to 5 consecutive days), which can fill this gap. Benefits are up to 26 weeks and Long-term Disability, if approved, would apply once Short-term Disability benefits have been exhausted. These policies run concurrently with qualified FMLA and any applicable state leaves.

If your disability continues after the first 12 weeks of absence, the Company no longer guarantees to reinstate you to your original or equivalent position but does continue to provide income replacement under the Short Term Disability Plan.

If you do not return to work following leave, or return from leave and then terminate employment with AXA XL, you will be required to pay back to the Company any “non-medical” leave taken that exceeds the amount of time the colleague has been back to work. Also, please note that if any time taken is unpaid, then any benefit premiums will be made up upon your return from leave. Finally, any vacation time used (but not yet accrued) would need to be repaid if for any reason you resigned and elected not to return from leave.

Personal Leaves of Absence:

Personal leaves are not covered under the Family and Medical Leave of Absence Policy; are without pay; and they are only granted to full-time employees who have an extreme personal circumstance, making it impossible for them to work for some period of time not to exceed 6 months. Personal leaves are granted at the leader’s discretion in conjunction with Human Resources on business needs and must be requested in writing. We will guarantee your job for up to 30 days. Thereafter you may look throughout the company for available positions for which you are otherwise qualified, but AXA XL does not guarantee to reemploy you. For leaves 30 days or less, the employee is required to pay the employee portion of the premium for their benefits. For leaves 30 days or more, the employee is required to pay the employee portion of the premium for the first 30 days and then the employee may elect to continue benefits coverage under COBRA. All accrued vacation time must be used at the beginning of any personal leave. Failure to return from personal leave will be considered a voluntary resignation.

FMLA Leave:

As always, the Company will continue to comply with federal, state and local Family and Medical Leave laws which apply for eligible colleagues who meet the criteria for FMLA job-protected unpaid leave. Where applicable, the benefits listed above will run concurrently with FMLA and such other state and local leave benefits. Please see below for the FMLA policy.

State Leaves:

There may be additional time available under a state leave program. Please see the detailed outline in the State Leave program section below.

XL America

Family & Medical Leave of Absence (FMLA)

Under the federal Family and Medical Leave Act, covered employers are required to grant eligible employees a total of 12 weeks of unpaid leave in any 12-month period for one or more of the following reasons:

- The birth of a child and to bond with the newborn child within one year of birth.
- The placement with the employee of a child for adoption or foster care and to bond with the newly placed child. In these instances, your leave must be completed within the first 12 months of the child's arrival.
- The serious health condition of a spouse, child or parent. A spouse is your husband or wife, as defined and recognized under applicable state law. A child is your biological, adopted, or foster child or your stepchild, legal ward, or someone for whom you act as a parent, provided that the child is either under age 18 or 18 or over but incapable of self-care because of a mental or physical disability. A parent is your biological, adoptive step-parent, foster mother or father, or any other individual who stood in loco parentis to the employee when the employee was a child.
- Your own serious health condition, which makes you unable to perform the duties of your job. A serious health condition (defined below) is a condition that requires either inpatient or continuing treatment by a healthcare provider. This may include absences during which you receive benefits under Worker's Compensation, the AXA XL Short-term Disability Plan or the AXA XL Long-term Disability Plan. During a Family and Medical Leave of Absence (FMLA), AXA XL must keep your present position or a substantially similar position (with certain exceptions for key employees) open for a period of up to 12 weeks and continue your healthcare benefits. Whether or not your leave is paid or unpaid depends upon the amount of vacation allowance that you have accrued, and your eligibility to receive pay under AXA XL's Disability Plans, Workers' Compensation, or your state's disability law.
- When a qualifying exigency arises due to an employee's spouse, child or parent who is a member of any reserve component of the Armed Forces serving on military active-duty status or receiving a notice of an impending federal call to duty. Qualifying exigencies may include addressing issues arising out of a short-notice deployment, attending certain military events, arranging for alternative childcare, making certain financial and legal arrangements, attending certain counseling sessions, attending post-deployment reintegration briefings and any additional activities that AXA XL and the employee agree qualify as an exigency.

An employee who fraudulently obtains Family and Medical Leave from XL America is not protected by the FMLA's job restoration or maintenance of health benefits provisions. In addition, XL America will take all available appropriate disciplinary action against such employee due to such fraud.

Serious Health Condition can occur in the following circumstances:-

If the condition involves more than **three** consecutive full calendar days of incapacity, and the employee must make two visits to a health care provider within 30 days of the first day of incapacity with the first visit taking place within seven days of the first day of incapacity. The provider, not the employee, decides whether a second visit during the 30-day period is needed.

If the condition involves more than three consecutive, full calendar days of incapacity plus a regimen of continuing treatment, the employee must visit a health care provider within seven days of the first day of incapacity and be placed on a regimen of continuing treatment.

Any period of incapacity due to pregnancy or for prenatal care will qualify as a serious health condition.

A chronic serious health condition is one that requires at least two visits to a health care provider per year, continues over an extended period of time and may cause episodic rather than continuing incapacity.

A serious health condition includes a permanent or long-term period of incapacity due to a condition for which treatment may not be effective. The individual must be under the supervision of, but need not be receiving active treatment by, a health care provider.

A serious health condition also includes any period of absence to receive multiple treatments (including any period of recovery therefrom) by a health care provider for restorative surgery or for a condition that would likely result in more than three consecutive days of incapacity in the absence of medical intervention or treatment.

Eligibility: Employees are eligible to request a FMLA after completing 12 months of service if they have worked at least 1,250 hours of service in the 12 months prior to the date that leave will begin.

Length of an FMLA: You are eligible to request FMLA of up to 12 weeks within a 12-month period. If state law provides more generous benefits than the FMLA, or AXA XL's policy is more generous than the FMLA you will be entitled to the most generous provision available to you.

If both you and your spouse are employed with AXA XL and you request an FMLA for the arrival of a new child, your FMLA will be limited to a total of 12 weeks between the two of you within a 12-month period. For example, if you took eight weeks, your AXA XL-employed spouse would then be eligible to take four weeks. In all other eligible situations, including the serious health condition of a spouse, child, or parent or your own serious health condition, each spouse is eligible to request up to 12 weeks.

Method of Calculation: AXA XL calculates the maximum benefit under the Family and Medical Leave Act using a rolling twelve-month period measured backward from the date that you use any FMLA to determine the amount of leave that is available to you at a given time.

Requesting an FMLA: Please contact Mary Gannon, Benefits Administrator, who will provide further instructions on requesting leave through our Disability/FMLA carrier, MetLife.

Where the need for leave is foreseeable, request for FMLA must be submitted to HR at least 30 days prior to the requested leave, or as far in advance as is practicable. In the case of an unexpected absence or emergency, you will be responsible for contacting HR as soon as practicable, generally the same day or the day after you learn of the need for leave. All paperwork should be completed and returned to MetLife Disability within fifteen days after the leave is requested to avoid any lapse in pay. In addition, you must comply with your department's normal call-in procedures.

Pay During FMLA: In order to receive pay during an FMLA, you may use your accrued vacation allowance, and/or personal time if applicable. Depending upon the circumstances of your leave, you may be eligible to receive disability pay under AXA XL's disability plans, pay under Family-Friendly leave benefits (maternity leave, adoption and surrogacy leaves, parental leave and family care leave), or from Workers Compensation insurance in the case of a workplace injury or state disability during your leave. Any portion of your paid or unpaid FMLA is protected time counted toward your 12-week FMLA. The substitution of paid time off for unpaid leave time does not extend the 12 week leave period. Information regarding Family-Friendly leave benefits can be found at p. 34 of the Employee Handbook.)

If you do not return to work following leave, or return from leave and then terminate employment with AXA XL, you will be required to pay back to the Company any "non-medical" leave taken that exceeds the amount of time the colleague has been back to work. Also, please note that if any time taken is unpaid, then any benefit premiums will be made up upon your return from leave. Finally, any vacation time used

(but not yet accrued) would need to be repaid if for any reason you resigned and elected not to return from leave.

Holiday Pay During FMLA: Full-Time Employees: Full-time employees using vacation or personal time while on FMLA will be paid for AXA XL-observed holidays.

If you are receiving disability pay under AXA XL's Disability Plan or state disability law during an FMLA, your disability pay will cover the holiday.

If you are on an unpaid FMLA or an unpaid portion of an FMLA, you will not be paid for any holiday that occurs during your leave.

Part-Time Employees: Part-time employees using vacation or personal time will be paid for the holiday only if it falls on a day when they would have been regularly scheduled to work.

If you are receiving disability pay under AXA XL's Disability Plan or state disability law during an FMLA, your disability pay will cover the holiday.

If you are on an unpaid FMLA or an unpaid portion of an FMLA, you will not be paid for any holiday that occurs during your leave.

Benefits During FMLA: Your AXA XL benefits will continue during your FMLA at the level existing immediately prior to your FMLA. While you are receiving pay (using AXA XL's disability, or pay under Family-Friendly leave benefits (maternity leave, adoption and surrogacy leaves, parental leave and family care leave), vacation, or personal time), all benefit plan deductions and loan repayments will continue.

You may want to make payment for deductions not made during your FMLA, such as deductions for the Flexible Spending Accounts, on an after-tax basis in order to continue participation in that plan. Contact the Benefits Department for more information.

If you are repaying a 401K Plan loan, you may also continue making payments during your leave on an after-tax basis. Please refer to the "Repayment During Leave" section in the 401(k) Plan description. In any event, RSP loan repayments missed during your leave must be made up before the end of the term of your 401(k) loan. **Contact HR Benefits for more information.**

If you are repaying a 401(k) loan while you are receiving pay (using XL disability, or pay under Family-Friendly leave benefits (maternity leave, adoption and surrogacy leaves, parental leave and family care leave), vacation or personal time), payments will continue to be deducted during your leave. Please refer to the "Repayment During Leave" section in the 401(k) Plan description. If you are not receiving pay during your leave, your 401(k) loan repayments will be extended for the same number of pay periods that you missed receiving pay.

Intermittent FMLA or Reduced Schedule FMLA: An FMLA may be taken on an intermittent basis under certain circumstances, such as where it is medically necessary for your own or a family member's serious health condition, or for a qualifying exigency. Intermittent FMLA means separate blocks of absence due to a single injury, illness or qualifying event. Examples may include time taken on an occasional basis for medical appointments (related to one illness) or time taken for a block of several days over a period of months, such as for treatments such as chemotherapy. You may also be eligible for a Reduced Schedule FMLA, which will result in a reduction in your scheduled work hours. You may be eligible for Short-term Disability benefits while on an Intermittent FMLA or Reduced Schedule FMLA. While you are on an Intermittent FMLA or Reduced Schedule FMLA, you will be paid only for the hours you work, unless you use paid leave time during your absence. While you are on an intermittent or reduced schedule leave for planned medical treatment, AXA XL may temporarily transfer you to an available alternative position that

better accommodates your recurring leave and which has equivalent pay and benefits. If you are certified to take FMLA on an intermittent or reduced leave schedule basis, you must advise HR at the time of your absence from work if the absence is for your certified FMLA reason. You must also notify MetLife of your individual absences as they are taken.

For more information on Intermittent FMLA or Reduced Schedule FMLA, please contact HR. Please note that an Intermittent or Reduced Schedule FMLA may also be reasonable accommodation to a disability and/or a Flexible Working Arrangement. Colleagues should review Section 4.5 of the Employee Handbook and consult with their HR representative if they have any questions.

Extending Your Leave of Absence

Note, continued eligibility may require additional recertifications and/or second opinions.

Extending Leave for Your Own Serious Health Condition: If you are on an FMLA due to your serious health condition and you are not able to return to work at the end of the 12-week period, you may be eligible to continue receiving Disability or Workers Compensation benefits or leave. However, your rights to job protection cease under FMLA. It is at your manager's and AXA XL's discretion to keep your position open for you, depending upon business considerations and taking into account the facts and circumstances of the particular leave.

Extending Leave for A Reason Other Than Your Own Serious Health Condition: If you are on an FMLA for a reason other than your own serious health condition and want to extend your leave beyond the FMLA 12-week period, you may request a Personal Leave of Absence. Please refer to the Personal Leave of Absence policy in this Handbook for details.

Returning to Work

You must notify Human Resources when you are able to return to work. A health care provider's certification verifying that you are able to return to work and to perform all of the essential functions of your job must be submitted to HR before you will be permitted to return to work.

State Family and Medical Leave Laws

If state law provides for job protected family or medical leave, the state leave and the FMLA will run concurrently if permitted by law. The FMLA does not supersede any state or local law which provides greater family or medical leave rights, and an employee will receive all benefits and protections to which an employee is entitled under any and all applicable leave laws. Please contact HR for more information.

SERVICEMEMBER FAMILY AND MEDICAL LEAVE POLICY

Servicemember Family and Medical Leave

The federal Family and Medical Leave Act (FMLA) entitles eligible employees to take leave to care for a spouse, child, parent or next of kin who is a current member of any component of the Armed Forces and has incurred a serious illness or injury in the line of duty while on active military duty ("Servicemember FMLA"). This policy supplements our FMLA policy and provides general notice of employee rights to such leave. Except as mentioned below, an employee's rights and obligations to Servicemember FMLA Leave are governed by our existing FMLA policy.

Employee Entitlement to Servicemember FMLA

Leave Entitlement: Servicemember FMLA provides eligible employees with up to 26 weeks of unpaid leave to care for an injured servicemember who is the employee's spouse, child, parent or next of kin within a single 12 month period measured forward from the first date that the employee takes any leave. For purposes of Servicemember FMLA leave, an employee's "child" may be of any age.

Interaction With Other FMLA Leaves: An eligible employee who takes Servicemember FMLA is limited to a combined total of 26 weeks of leave for all qualifying reasons within a 12 month period, of which no more than 12 weeks may be taken for any FMLA reason other than Servicember FMLA.

If both you and your spouse are employed with AXA XL and request Servicemember FMLA, your Servicemember FMLA will be limited to a total of 26 weeks between the two of you within a single 12 month period.

Leave under State Military Leave Laws: A number of states provide leave for family members of servicemembers. The entitlements for such leave differ from state to state. AXA XL will comply with such laws in any circumstances where they apply to employees of AXA XL.

State Leaves

State Information

Coordination with State paid family and medical leaves:

As permitted by applicable law, Short Term Disability and Family Friendly Leave Benefits run concurrently with FMLA and other state or local family and medical leaves. It is a condition of receiving STD and Family Friendly Leave Benefits under these policies that an eligible employee apply for any available state or local unpaid or paid leave benefits. Employees eligible for state paid family and medical leave benefits must apply for available benefits with either the state or directly through MetLife. Please see below state grid for those details. State or local leave benefits will be offset against AXA’s STD and Family Friendly Leave Benefits, where permitted by applicable law, so that an employee does not receive more than 100% of base salary while on paid leave. Once you receive an actual award notice for disability leave, please forward Benefits a copy so that we can adjust your pay accordingly.

State	Statutory Program and where to apply
California	State Disability Insurance (SDI): http://www.edd.ca.gov/Disability/ Paid Family Leave (PFL): https://www.edd.ca.gov/disability/Paid_Family_Leave.htm
Colorado	Family and Medical Leave Insurance (FAMLI): benefits begin 1/1/24; Individuals and Families Family and Medical Leave Insurance (colorado.gov)
Connecticut	Paid Family and Medical Leave: https://ctpaidleave.org/s/?language=en_US
District of Columbia	Paid Family Leave: https://dcpaidfamilyleave.dc.gov/before-you-apply/
New Jersey	Temporary Disability Insurance (TDI): https://nj.gov/labor/myleavebenefits/worker/tdi/ Family Leave Insurance (FLI): https://nj.gov/labor/myleavebenefits/worker/fli/

New York	Disability Benefits Law (DBL) and Paid Family Leave (PFL): both are administered directly by MetLife, no need to file directly with state
Massachusetts	Paid Family and Medical Leave (PFML): https://www.mass.gov/how-to/how-to-apply-for-paid-family-and-medical-leave-pfml
Oregon	Paid Family and Medical Leave (PFML): benefits begin 9/3/23; https://paidleave.oregon.gov/
Rhode Island	Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance: https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance
Washington	Paid Family and Medical Leave (PFML): https://paidleave.wa.gov/